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WHAT TO WATCH IN SOCHI

• **5:45 a.m.** Four Canadians will go for the first-ever Olympic gold medal in men's ski halfpipe. They're led by medal favourite Mike Riddle, who's the 2012-13 overall world cup champion. The other three swept a world cup podium last month.

• **7:15 a.m.** Kaillie Humphries and Heather Moyse — the first Canadian women's team to win bobsled Olympic gold — will slide in their first two of four runs. Humphries comes into Sochi the two-time reigning world cup champion. **GREG DOWNS/FOR METRO**

Woman accused of killing babies

A Vancouverite secretly birthed two boys and then disposed of them, the Crown alleges PAGE 3

THE VIRTUES OF SILVER

Tessa Virtue and Scott Moir compete in the figure skating ice dance free dance on Day 10 of the Winter Olympics at the Iceberg Skating Palace on Monday in Sochi. The golden couple from Vancouver 2010 had to settle for their second silver medal of the Games, despite a performance that temporarily set a new world-record score. Story, page 19. MATTHEW STOCKMAN/GETTY IMAGES

West Vancouver's top cop to retire amid controversy

Revealing survey. Lepine denies his decision to step down is linked to reports of racism, sexism, bullying within the force

EMILY JACKSON
emily.jackson@metronews.ca

Reports of racial slurs, sexual harassment and bullying at the West Vancouver Police Department overshadowed the announcement of the chief's retirement on Monday.

After five years in the top position, Chief Const. Peter Lepine announced plans to retire in September on the same day news reports revealed an employee survey from 2013 that painted a picture of an ugly culture perpetuated by the force's leadership.

But in a letter to his employees, Lepine denied the reports had anything to do with his decision to retire after 35 years.

"From a timing perspective, it is unfortunate that this message and the article are out at the same time, however I have no control over this despite what some will think," Lepine wrote, drawing attention to the use of anonymous sources.

Lepine claims he told the police board about his retirement plans last week and that the board knew he planned to make the announcement Monday. It was always his intention to retire after five years in the position, he added, and he started having conversations with the board about finding a replacement in November 2013.

While Mayor Michael Smith, who also chairs the police board, told The Province "inappropriate activity clearly has happened … I can't deny it," he backed Lepine in statements issued Monday.

"On behalf of my colleagues on the board and council, I want to thank Chief Lepine for his service to the community and the department over the last five years," Smith said.

There is no tolerance for racism, sexual innuendo, bullying or backlash against whistleblowers at the police department, Smith said, adding the force takes "quick and decisive action to address problems that they become aware of and will continue to investigate any allegations of improper behaviour."

An investigation into the complaints is underway but doesn't involve Lepine, he said.

Justice Minister Suzanne Anton has asked the director of police services to look into the allegations.

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Vancouver

Woman stabbed by stranger at crosswalk

A woman attacked by a stranger while waiting to cross the street on Saturday morning remains in hospital recovering from stab wounds.

The 57-year-old woman was at the crosswalk at Hastings Street in between Abbott and Carrall around 11 a.m. when a man punched her from behind, knocked her to the ground, stabbed her and left her bleeding on the sidewalk, according to Vancouver police.

A passing driver followed the attacker and gave police his description, which led to the man's arrest.

EMILY JACKSON/METRO

Fraser River

Police look into body found in Abbotsford

The regional homicide squad is investigating after two people discovered human remains while out for a walk in Abbotsford on Sunday morning.

Abbotsford police determined the circumstances surrounding the remains, found in the area of the Fraser River and Walters Road, to be suspicious and called the Integrated Homicide Investigation Team.

The sex, identity and cause of death are not yet known, but an autopsy will be performed to see if this case is a homicide.

EMILY JACKSON/METRO

A B.C. Coroner carries the body of a newborn baby after it was found dead in a plastic bag between two homes in Vancouver on April 2, 2009.

DARRYL DYCK/THE CANADIAN PRESS

Woman killed two newborns: Crown

On trial. The 28-year-old woman was charged with two counts of second-degree murder

A Vancouver woman accused of killing her newborn sons was so afraid of her parents finding out about her pregnancies that she gave birth alone in the family bathroom and then secretly disposed of the infants, says the Crown.

Sarah Leung, 28, was charged with second-degree murder after the body of a baby boy was found in a plastic bag outside the home in April 2009.

Police alleged Leung gave birth to a second baby boy in March 2010 and killed that baby as well, though the infant's body was never found.

None of the allegations have been proven. Leung has pleaded not guilty.

On Monday, Crown lawyer Sandra Cunningham told a jury on the first day of Leung's trial that after she was charged with another count of second-degree murder in June 2010, Leung confessed to police that she was afraid to tell her parents about her pregnancy.

"She told (a detective) her parents didn't really approve of getting pregnant before marriage, and she was scared to tell them because she knew they would be unhappy," Cunningham said in her opening statement.

"She knew she had done something wrong against them, that they wouldn't have liked, so she hid everything from them."

During Monday's hearing, the lawyer laid out a sequence of events that police believe led to the deaths of the two baby boys. Leung, wearing jeans and a black jacket over a grey hooded sweater, listened quietly.

Jurors heard that Leung was dating a man and became pregnant with his child.

Cunningham said the baby's father, who she eventually married, knew about the pregnancy and was happy, but she kept their relationship and her pregnancy from her family.

In April 2009, Leung delivered the baby into a toilet at the home where she continues to live with her parents and brother, Cunningham told the jury.

Afterwards, Leung put the baby in a plastic bag, cleaned up any signs of her delivery and told her boyfriend that she had a miscarriage, Cunningham said.

"She put her baby boy, still, inside the plastic bag, outside between her house and the next door neighbour's, and carried on as if nothing had happened," she said.

THE CANADIAN PRESS

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WHISTLER BLACKCOMB

Sole focus. Minister says B.C. can foot the bill by bringing spending to heel

Finance Minister Mike de Jong said he's wearing a pair of resoled shoes to Tuesday's budget to send the message that British Columbia is on the path to financial stability, despite some wear and tear.

De Jong said Monday he will introduce a balanced budget but warned taxpayers not to expect huge spending initiatives or major tax breaks.

"They're an old pair of shoes that were still functional, still worked and needed a bit of repairs, but they're good as new now and at a far better price," he said. "They're not new. They're resoled, repaired and ready to log some more miles."

While getting his shoes repaired, De Jong also had new holes punched into one of his belts to symbolize what he calls ongoing belt-tightening by the Liberal government.

"It's an indication that the government are going to continue to guard taxpayers' money very, very carefully," de Jong said. "We are going to continue to exercise rigid discipline on the spending side." THE CANADIAN PRESS

All clear. Power returns for thousands after high winds down utility poles

More than 26,000 customers were left without power as high winds and rain pummelled Metro Vancouver on Sunday night.

Areas around the UBC Endowment Lands, Burnaby, Surrey, Delta and Abbotsford were the worst hit by outages. And 1,400 customers in pockets of Vancouver were still without power Monday morning.

Most of the outages were caused by falling trees knocking down power lines as winds reached speeds of about 80 km/h between 8 and 9 p.m.

One falling tree near Discovery Street and 10th Avenue took out four utility poles and multiple power lines.

The destruction wasn't contained to the city.

Fire Services for the District of North Vancouver tweeted out a photo of what appeared to be a tree that had pierced through the roof and into the kitchen of a home.

All customers were back online by 10 a.m. Monday morning, said Mora Scott, spokesperson for BC Hydro.

ELIZABETH HAMES/METRO

District of North Vancouver firefighters examine a tree that was blown onto the roof of a home during a windstorm Sunday night. TWITTER

The world's first bitcoin ATM inside a Waves Coffee House in downtown Vancouver. SINDHU DHARMARAJAH/METRO FILE

Coffee house credits sales boost to Bitcoin

Waves Coffee House. Curiosity may be even more important than convenience for shops

ELIZABETH HAMES
vancouver@metronews.ca

Bitcoin's early adopters are profiting off the hype around the digital currency.

Waves Coffee House in downtown Vancouver has seen a 15 per cent spike in sales since it installed the world's first bitcoin ATM in October, said John Murray, general manager of operations for the B.C.-based coffee franchise.

"The one at (900 Howe St.) is ecstatic at the increase in business," he said.

The majority of the traffic has come from people curious about the bitcoin machine, said Murray. The machine allows customers to purchase denominations of the virtual currency, which they can then use for buying goods and services online.

Digital transactions are becoming a popular channel for commerce in Vancouver.

Murray said between 50 and 70 people use the machine every day, and Vancouverites are using bitcoins to buy everything from iPhone cases to landscaping services at more than a dozen local businesses.

Daily users

50-70

Murray said between 50 and 70 people use the bitcoin machine at Waves Coffee House in downtown Vancouver every day

The bitcoin ATM has been such a hit, Waves unveiled a prototype of a new kind of digital currency ATM at their Howe Street location over the weekend.

The prototype — a tablet stuck to a suitcase — allows users to buy a different crypto-currency: Dogecoins, which are branded with the face of the comic sans-loving Shiba Inu from the Internet meme.

The coffee-house franchise also plans to install a bitcoin machine at one of its Calgary locations by the end of the month.

Clinton McDougall, owner of Bestie sausage and beer parlour in Vancouver's Chinatown, said a lot of his business can be "directly attributed to bitcoin."

While less than one per cent of sales transactions are made with the currency, McDougall said the exposure as a bitcoin vendor has been invaluable.

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Port Metro Vancouver looks east for growth

Public input sought. Operations to also 'intensify' on land that port already owns

EMILY JACKSON
emily.jackson@metronews.ca

There's barely room to budge in the Burrard Inlet, so the port is setting its sights to the Fraser River as it looks to the future.

Expect to see a boost in Port Metro Vancouver activities — especially if the government knocks out the Massey Tunnel so bigger ships can head up the Fraser River — along Surrey, New Westminster, Delta and Coquitlam's shores.

This is according to the port's long-term land use plan, a hefty document that will govern what land and water space gets set aside for everything from parks to log storage to industrial use.

There isn't much opportunity to build outwards in Vancouver or on the North Shore where industrial land is scarce, so the port will "intensify" operations on land it already has and look to expand to the east and to the south.

But before its plans are finalized, the public has until April 13 to add its two cents to the strategy, which has been two years in the making.

People can attend discussion seminars and webinars, email their thoughts, fill out feedback forms and even plot their opinions on an interactive map.

The massive consultation comes as the port faces increased scrutiny over coal export expansion plans. Loud criticism of a coal export facility at the Fraser Surrey Docks included the feeling that the port simply isn't listening to what the people want — a more thorough environmental assessment or for the port not to handle coal altogether.

Yet this facility is small compared to the area of most significant growth off Delta and the Tsawwassen First Nation lands. The Roberts Bank Terminal 2 project will have a huge impact on container capacity.

To give input, visit portmetrovancouver.com.

A file photo of operations at Port Metro Vancouver. EMILY JACKSON/METRO

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Aquarium dismisses petition against cetaceans in captivity

A dolphin jumps from the water at the Vancouver Aquarium in 2007. JEFF HODSON/METRO FILE

The head of the Vancouver Aquarium says "extremists" are behind a petition calling for a referendum to decide whether any new dolphins, whales or porpoises can be added to its expanding tanks.

"That's the same petition by, in this case, some of the same extremists and some new ones that I've heard all 20 years I've been in Vancouver," said John Nightingale, president and CEO of the Vancouver Aquarium.

"And it usually comes up around the time of a municipal election."

The petition began circulating online last week, about nine months before November's municipal election. It was started by Victoria-based university student and photographer Marcie Callewaert.

"Cetacean captivity isn't right," said Callewaert, referring to the group of marine mammals that includes dolphins, whales and porpoises.

"I really believe the public needs to have a say in the future of the Vancouver Aquarium."

Nightingale said Vancouverites have had plenty of opportunities to voice their opinions on the issue.

The aquarium has had plans to renovate and expand its aging pools for about 15 years, he said. The plans went through a mandatory public consultation in 2006, and polls at the time showed percentage support for the expansion among Vancouverites was in the high 80s.

But Callewaert's petition had garnered nearly 6,200 signatures by deadline Monday.

Nightingale suggested the majority of supporters were likely not British Columbians, but members of a global network of what he referred to as "extremists," who are dedicated to ending the captivity of cetaceans worldwide.

He conceded that public sentiments might have changed since the release of films Blackfish and The Cove, which document the treatment of marine mammals in captivity. "But I don't think greatly," he said. "And am I anxious to spend several hundred thousand dollars finding out? No. I'd rather put that money into the animals or displays and interpretation for our visitors."

ELIZABETH HAMES/FOR METRO

N. Korea. UN panel warns Kim Jong-un could face international prosecution

A UN panel warned North Korean leader Kim Jong-un on Monday that he may be held accountable for orchestrating widespread crimes against civilians in the secretive Asian nation, ranging from systematic executions to torture, rape and mass starvation.

It is unusual for a UN report to directly implicate a nation's leader.

But in a letter accompanying a yearlong investigative report, the chairman of a three-member UN commission of inquiry, retired Australian judge Michael Kirby, directly warned Kim that international prosecution is needed "to render accountable all those, including possibly yourself, who may be responsible for crimes against humanity."

"Even without being directly involved in crimes against humanity, a military commander may be held responsible for crimes against humanity committed by forces under the commander's effective command and control," Kirby wrote.

"They are wrongs that shock the conscience of humanity," Kirby said, comparing them with Nazi atrocities.

North Korea is unlikely to face prosecution because China, one of five veto-wielding members of the UN Security Council, generally opposes such referrals to the International Criminal Court.

"Too many times in this building there are reports and no action," Kirby said of the UN. "Well, now is a time for action. We can't say we didn't know."

THE ASSOCIATED PRESS

Crimes against humanity

The report is a wide-ranging indictment of North Korea for policies including:

- Political prison camps with 80,000 to 120,000 people

Rainbow-clad LGBTQ activist detained in Sochi

Vladimir Luxuria, a former Communist lawmaker in the Italian parliament and prominent crusader for transgender rights, is detained by police after entering the Shayba Arena in Sochi, Russia on Monday. DAVID GOLDMAN/THE ASSOCIATED PRESS

Olympics. Prominent transgender rights crusader removed from hockey game

An Italian activist shouting "It's OK to be gay" and dressed in a rainbow-coloured outfit and large headdress was detained Monday as she entered an arena to watch an Olympic hockey game.

Vladimir Luxuria, a former Communist lawmaker in the Italian parliament who has become a prominent transgender rights crusader and television personality, was stopped by four men and then driven away by police in a car with Olympic markings.

It was not known where she was taken.

Luxuria had been walking around the Olympic Park in Sochi for about two hours. She was shouting "Gay is OK" and "It's OK to be gay" in both English and Russian.

Luxuria earlier said she was detained on Sunday evening by Russian police who told her she should not wear clothes with slogans supporting gay rights. Police denied detaining her.

On Monday, the Italian activist walked around the Olympic Park with a group of journalists, attracting onlookers.

Luxuria arrived at a ticket inspection barrier at the hockey arena just before an evening game was due to begin. She passed through the barrier and was being given directions to her seat when four men who were not wearing any identification surrounded her and started shouting "take her away." They then led her out of the venue and to the parking lot.

As she was being led away from Shayba Arena, she was shouting "I have a ticket."

It was not immediately clear why Luxuria was detained.

THE ASSOCIATED PRESS

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PLACE: Vancouver Public Library, Alice Mackay Room (Lower level), 350 West Georgia St.

Please pre-register for the event by emailing *pnpmarketing@gov.bc.ca* by **Friday, February 21, 2014**.

Please note that presentations will be in English.

To learn more about the B.C. Provincial Nominee Program, visit ***WelcomeBC.ca/PNP***

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Students trapped, killed after roof collapses in South Korea

Investigation continues. Recent heavy snowfall contributed to disaster at freshmen ceremony attended by over 500

The roof of a resort auditorium collapsed during a welcoming ceremony for South Korean university freshmen, killing nine and likely trapping about 10, officials said Monday.

The dead included seven students and an adult; officials weren't sure if the ninth victim was a student. About 80 people were sent to hospitals with minor injuries, according to officials at the state-run National Emergency Management Agency.

Recent heavy snow, sleet and icy roads hampered rescue operations after the roof's collapse. Emergency staff worked to pry students from beneath twisted metal and rushed the injured on stretchers to waiting ambulances. Officials initially estimated that 17 people were seriously injured but later said the injuries weren't severe.

South Korean media reported that the heavy snowfall was believed to have resulted in the collapse, but the cause was still being investigated.

About 560 students from Busan University of Foreign Studies had been scheduled to attend a two-day freshman orientation at the Manua Ocean Resort in the southeastern city of Gyeongju and were in the auditorium when the roof collapsed, the officials said. An official had earlier incorrectly said there were a total of 1,000 students at the resort.

Many of the students managed to get out of the building by themselves, officials said.

THE ASSOCIATED PRESS

A woman trapped in the rubble of a collapsed resort building waits to be rescued in Gyeongju, South Korea, Monday. South Korean police and news reports say dozens of university students were feared trapped after a building's roof collapsed because of recent heavy snowfall. LEE SANG-HYUN/YONHAP/THE ASSOCIATED PRESS

Co-pilot hijacks own flight, asks Swiss for asylum

Police stand on the stairs after passengers were evacuated from a hijacked Ethiopian Airlines plane at a Geneva, Switzerland, airport on Monday.
SALVATORE DI NOLFI/KEYSTONE/THE ASSOCIATED PRESS

It seemed like a routine flight until the Ethiopian Airlines jetliner went into a dive and oxygen masks dropped from the ceiling. Only then did the passengers — bound for Italy from Addis Ababa — realize something was terribly wrong.

The co-pilot locked the captain from the cockpit, commandeered the plane and headed for Geneva. He used a rope to lower himself out of a window and asked for political asylum. Authorities say a prison cell is more likely.

One passenger said the hijacker threatened to crash the plane if the pilot didn't stop pounding on the locked door. Another said he was terrified "for hours" Monday as the plane careened across the sky.

The jetliner carrying 200 passengers and crew took off from the Ethiopian capital on a flight to Milan and then Rome, but sent a distress message over Sudan that it had been hijacked, an Ethiopian official said. Once the plane was over Europe, two Italian fighter jets and later French jets were scrambled to accompany it.

The plane landed in Geneva at about 6 a.m. Officials said no one on the flight was injured and the hijacker was taken into custody after surrendering to Swiss police.

"The pilot went to the toilet and (the co-pilot) locked himself in the cockpit," Geneva airport chief executive Robert Deillon told reporters. He "wanted asylum in Switzerland."

The co-pilot was identified as Hailemedhin Abera, a 31-year-old Ethiopian man who had worked for Ethiopian Airlines for five years and had no criminal record, said Ethiopia's communications minister, Redwan Hussein, adding that Ethiopia will seek his extradition. Geneva police said he claimed he felt threatened at home.

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All work, no play? Not at this office

No dull boys and girls here. Video game company gets happiness coordinator in bid to lure and keep top talent

MIKE DONACHIE
Metro in London, Ont.

Be happy: it's a work day.

It may be an odd idea to some people, but the staff at Big Viking Games in downtown London, Ont., are encouraged to be happy.

They get free meals, activities, special coffees and general fun and, now, there's even someone in charge of it: a happiness coordinator.

Last week, with help from the City of London's Hire One campaign the video games company's office in southwestern Ontario added Jacqueline Malison to its staff. It's her job to make everyone happy and, with 50 staff to smile for, it's a big task. "One of our primary values here at Big Viking is to create fun at work and have happy employees," said company co-founder Greg Thomson.

Smile! Jacqueline Malison, the new happiness coordinator at Big Viking Games in London, Ont. CONTRIBUTED

"We recognize that, in order to attract people to London and have talented employees, we need a work environment that's fun."

So there are afternoon snacks, free breakfast and lunch and specialty coffees in the mornings.

The fridge is stacked with pop and the laughs keep coming.

To celebrate the spirit of athletes in Sochi, Big Viking staff staged their own office Olympics last week. Events included a ring toss, wheelbarrow race and a brain freeze challenge, racing to drink slush made with the office's own slush machine.

And the happiness coordinator is there to, well, co-ordinate all that happiness.

She organizes events and comes up with ideas.

So far, everyone's, ahem, happy with having a few smiles while hard at work.

Rail industry on track to study risk of carrying oil

At least 10 times since 2008, freight trains hauling oil across North America have derailed and spilled significant quantities of crude, with most of the accidents touching off fires or catastrophic explosions. Now, the railroad industry, at the urging of the Obama administration and safety officials in the U.S. and Canada, is considering a closer look at risks posed by trains that carry hazardous liquids throughout North America. THE ASSOCIATED PRESS FILE

Plans to perk up

Tim Hortons rrrolls up financial results later this week

A refreshed vision for Tim Hortons begins to take shape this week as the company releases details on its financial results, and how it plans to remain innovative in the highly competitive Canadian coffee market.

The chain will reveal the strategy in two stages, starting on Thursday with its year-end financial results.

THE CANADIAN PRESS

Public hearings

All aboard for high-speed trains in New York state?

New York transportation officials are setting up public hearings to discuss options for an idea that has been kicked around for years but has yet to leave the station: high-speed passenger rail service.

THE ASSOCIATED PRESS

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RRSP GUIDE

Tuesday, February 18, 2014

If you follow a game plan each year, it may make it easier to save money for the future. The first step is to get your finances organized by creating and following a budget. ANDREY_POPOV/SHUTTERSTOCK

A savings game plan you can bank on

YLVA VAN BUUREN
For Metro

Not completely satisfied with your RRSP contribution this year?

Here is an annual game plan for saving for retirement that can help you do a little better next year.

There are many things you can do at different points throughout the year.

1 First things first — you have to get your finances organized, says financial adviser Aaron Keogh, president of the Windsor chapter of Advocis, The Financial Advisors Association of Canada. Early in the year, create and start following a budget. "A budget is designed to help you decide where you wish to allocate your money. How much do you need to spend on fixed living expenses? How much do you want to spend on discretionary expenses? Is this really a proper usage of your resources." Keogh suggests using a budget tracker — there are numerous options available on the market.

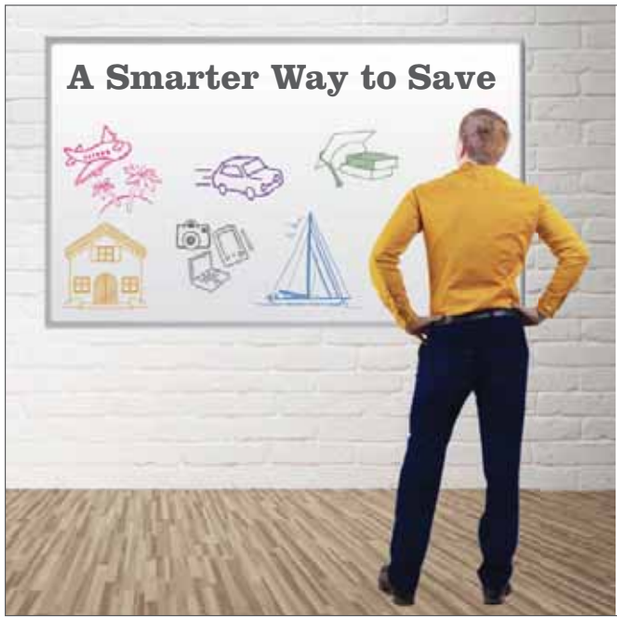
2 Once your taxes for 2013 are done, review registered investments. What is your RRSP contribution room limit, and should you utilize RRSPs and the tax-free savings account (TFSA) in 2014 to put yourself into a better position going forward? Keogh suggests setting up automatic contributions (on a weekly or monthly basis) into TFSAs, RRSPs, or both.

3 Review non-registered investments. You may be able to improve your tax situation by shifting non-registered savings accounts, stocks or mutual funds into TFSAs, Keogh said. For example, if you have a savings account with three months of funds for a rainy day, it might make sense to move some of that money into a TFSA where it can grow tax-free if you have available room. "When January rolls around, you can shift funds from non-registered investments or TFSAs into RRSPs in order to save on taxes for 2014."

4 Stay on budget during the summer. Schedule time once a week to review your budget and what you have spent.

5 Head into the winter holidays with a budget in mind, too.

6 As December comes to a close, "keep top of mind your goal, which is maximizing your tax savings and retirement savings," Keogh said. In the new year, you will still have 60 days to make an RRSP contribution that can go towards the previous tax year.



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Singles face unique obstacles

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Smart Investing

It seems Canadians are having financial troubles in retirement.

Numerous studies show many Canadians are not financially prepared for retirement, and a recent ING Direct poll found that 30 per cent of retirees are being forced back into the workforce, nearly half of them for financial reasons.

This disturbing news becomes more problematic when you consider Canadians are not contributing fully to their RRSPs. In fact, they have $600 billion in under-contributions to a plan that was put in place in 1957 to help them save for retirement.

One segment of the population that faces unique challenges in preparing financially for retirement is singles.

"If you're single for whatever reason, whether it's through a divorce, the death of a spouse or partner, or just not marrying, the buck stops with you when it comes to saving or planning for your retirement," said Chris Buttigieg, senior manager, wealth planning strategy with BMO Financial Group.

"With couples, there is usually one person who takes the lead in financial matters and the other person is in the background, but when you're single it's usually only you, so it becomes extremely important to understand your financial situation — what are your assets and liabilities, your income and expenses — and to create a budget to manage your inflows and outflows. When you're single there's often no one to tell you you're not saving enough or to pull in the reins on your spending so it's even more important to work with a financial planner and be willing to take constructive criticism and advice."

Singles usually will have only one income and have to shoulder the burden of expenses themselves while couples often will have two incomes in the household and share expenses, allowing them to build a bigger nest egg for retirement.

Couples, unlike singles, also have the advantage of using spousal a RSP, which allows them to create a retirement fund for each partner/taxpayer.

One spouse can choose to contribute to their own personal RSP or to an RSP in their spouse's name while claiming the contribution as a deduction on their own tax return. The immediate benefit to the contributor is the tax deduction. However, in the long term, the overall family tax bill will be reduced as income will be available for withdrawal by each spouse during retirement.

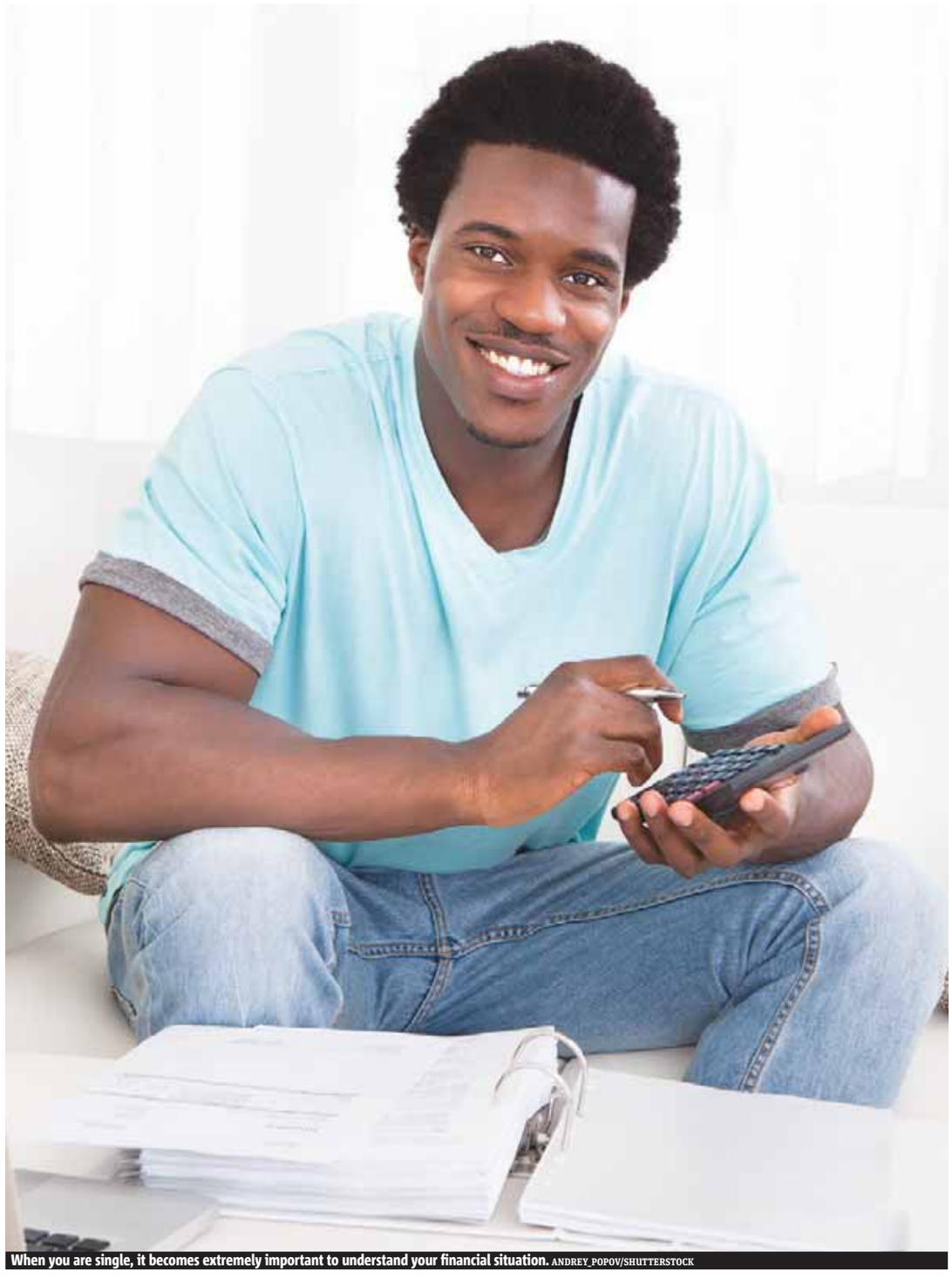
In 1993, the Canada Revenue Agency revised the definition of spouse to include common-law spouses. If you have lived in a conjugal relationship for one year or more, or live together and have a child you can make a spousal RSP contribution.

"Saving early while working and putting as much away as you can is really important for singles, particularly now that expenses keep going up and people are living longer," Buttigieg said.

On your own

"With couples, there is usually one person who takes the lead in financial matters and the other person is in the background, but when you're single it's usually only you ..."

Chris Buttigieg, senior manager, wealth planning strategy with BMO Financial Group



When you are single, it becomes extremely important to understand your financial situation. ANDREY_POPOV/SHUTTERSTOCK

Challenges for widows

People who are widowed often get a "double shock" when their partner dies. "The expenses continue but there's one less income, which can lead to a deficiency," said Chris Buttigieg, senior manager, wealth planning strategy with BMO Financial Group.

"Some of the first resources people draw on to fill that gap are insurance and personal and retirement savings like an RRSP."

One strategy some couples forget is to designate their RRSP to their spouse, which allows the funds to be transferred from the deceased spouse to the surviving spouse's RRSP tax free.

Proactive financial planning can soften the shock of widowhood by ensuring there is appropriate insurance so the surviving spouse is looked after financially and the deceased spouse's pension plan includes a last survivor's benefit.

"The last survivor's benefit is often about 60 per cent, so there is a reduction in income, which is why financial planning is so important," Buttigieg said. "It's a really good idea to stress test your financial plan for the three D's — death, divorce and disability."

TALBOT BOGGS

THE CANADIAN PRESS

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A cash flow analysis will help determine where you spend your money and how to reduce expenses. GPOINTSTUDIO/SHUTTERSTOCK

Make it a priority to pay yourself first

YLVA VAN BUUREN
For Metro

Whose cash flow isn't tight these days, which is all the more reason to pay yourself first when it comes to savings, says Christopher Dewdney, a Toronto financial adviser and member of Advocis, The Financial Advisors Association of Canada.

"The whole purpose of the RRSP is not only the tax savings but, eventually, it's going to be income during retirement."

Here are some savings strategies.

• Change spending habits. Do a cash flow analysis so you know exactly what you are spending your money on and look for opportunities where you can reduce expenses. Start small, Dewdney said, be reasonable, and remember that every dollar counts.

• Stop the needless charges. If you use ATM machines from other banks, for example, charges are often doubled.

• Consolidate debt. If you have multiple payments (credit cards, loans, car loan, etc.), get a debt consolidation loan to reduce interest expense and free up cash.

Every little bit counts

- Even just $50 per month in retirement savings is great, said Anthony Williams, vice-president of Academic Affairs, The Canadian Institute of Financial Planning.

"Don't be discouraged if you can't contribute much. The important thing is to get started. Then next year review it again and build on that."

Retirement income

"The whole purpose of the RRSP is not only the tax savings but, eventually, it's going to be income during retirement."

Christopher Dewdney, a Toronto financial adviser and member of Advocis, The Financial Advisors Association of Canada

• Save automatically. Set up automatic — weekly or monthly — deposits into your RRSP. You will get used to it quickly and once you see savings accumulate, it will be motivating, Dewdney said. "Also, you benefit because you're not trying to time the market. Historically, your average costs are better."

• Say yes to a group RRSP or pension plan. If your employer offers a company plan, take full advantage of it, especially if a percentage or amount will be matched. "If the employer is matching, say four per cent, you make a 100 per cent return of four per cent," Dewdney said.

• Catch-up loan. An RRSP loan is ideal for people with a good cash flow but not enough savings to make a lump-sum contribution, said Anthony Williams, vice-president of Academic Affairs, The Canadian Institute of Financial Planning. Many financial institutions can structure an RRSP loan so the first payment is deferred to May or June when you receive your refund.

• Tax refund. Contribute any tax refund immediately into your RRSP and you will have a head start for next year.

Women need to consider specific financial issues

Women today have come a long way compared to their mothers and even grandmothers.

They are asserting their independence in the business world, living healthy lifestyles and taking care of their families. And, statistically, women are living longer than men. But many still find themselves in vulnerable financial positions, especially in terms of retirement planning.

We asked the experts from Desjardins Insurance for their advice on how women can turn things around.

What should women do to get started?

The key to securing your future is preparing ahead, by having a plan and starting to save as early as possible.

Women need to be proactive and think about what they would need financially in retirement.

Be proactive

"Women need to be proactive and think about what they would need financially in retirement."

This is particularly important since they will tend to be retired longer than men, simply because of their longer life expectancy. Statistics Canada calculates the health-adjusted life expectancy at birth to provide an indicator of the number of years people may expect to live in good health. On average, women reach 82 years with close to 71 years spent in good health. Future retirees will therefore need their retirement income to last.

Specific considerations

Women may need to consider certain specific issues in their retirement planning:

• Lower income.

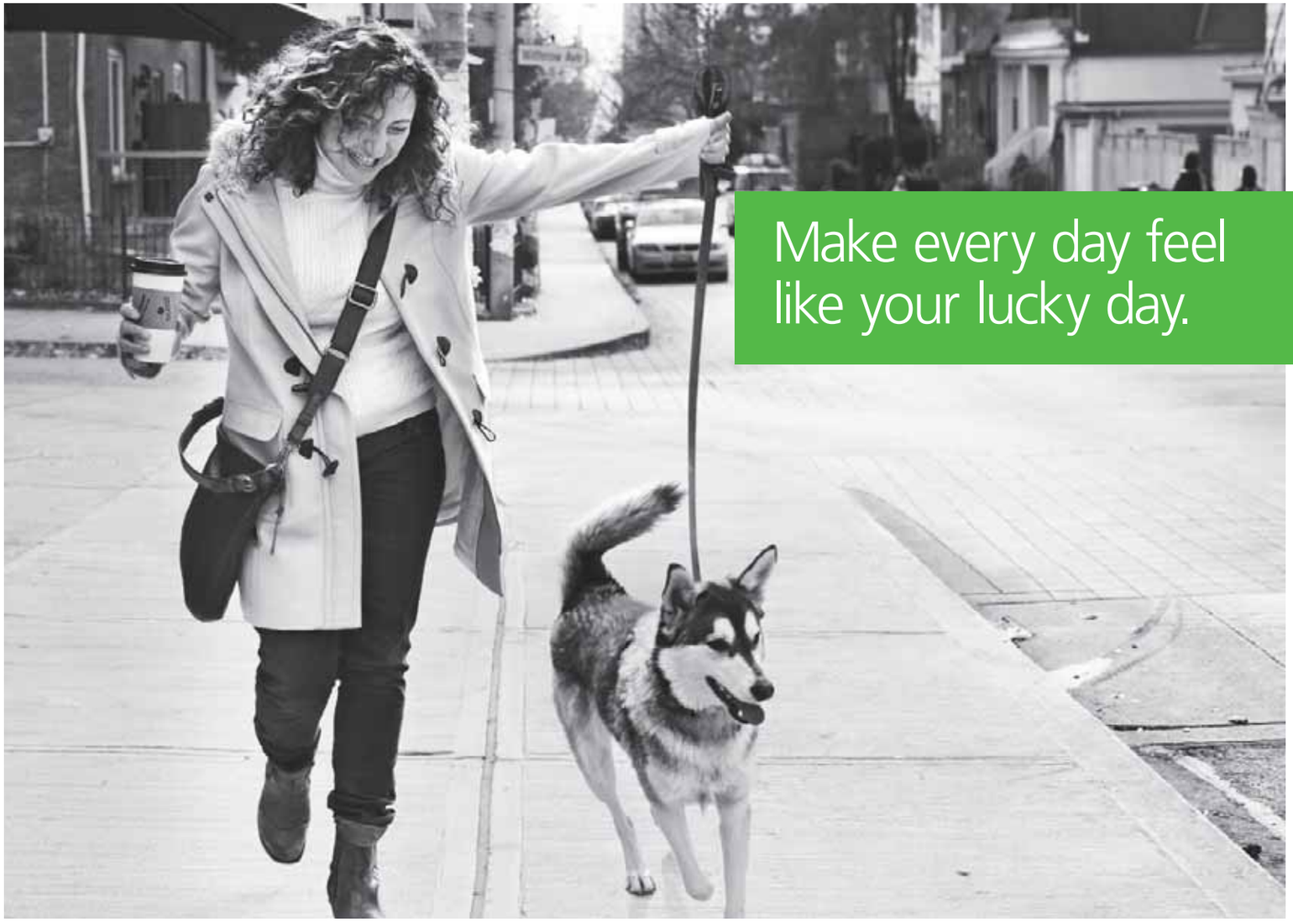
• Self-employment.

• Part-time work or withdrawal from work force to raise children.

• Another factor that may impede retirement savings for women is the fact that they are more likely than men to stop working to look after a loved one who is ill. This may be an unexpected expense that appears just as retirement is around the corner.

What's really important is that women don't compromise their financial security in retirement; start saving regularly as soon as possible. It can be as easy as setting up payroll deductions or pre-authorized transfers from your chequing account to your RRSP. NEWS CANADA

Women should be proactive and think about what they will need financially in retirement. ALEKSANDR MARKIN/SHUTTERSTOCK



Don’t forget, the RSP contribution deadline is March 3.

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ESTHETICS OVER ATHLETICS

SHE SAYS

Jessica Napier
metronews.ca

I've noticed an interesting new trend among my extended social circle of Instagram acquaintances and Facebook "friends."

Alongside all the birth announcements and engagement photos, there seems to be an increasing number of women in their 20s and 30s participating in fitness figure competitions.

It's hard to ignore the myriad of progress photographs populating my newsfeed. Women are chronicling their transition from thin, healthy-looking individuals into sculptured hard bodies and uploading a gratuitous amount of full-body shots to bait friends and family into commenting on their changing physique.

Bodybuilding is big business and the amateur industry is growing at a tremendous rate.

The International Natural Bodybuilding Federation hosts over 50 figure-based competitions across North America every year, attracting thousands of men and women to the stage.

For the female competitions, judging is based on a variety of factors including muscle tone, leanness, overall symmetry, facial beauty (makeup, hair, etc.), stage presence, poise and elegance.

Women are required to wear a two-piece swimsuit (solid colour, no patterns, sparkles and sequins encouraged) and high-heeled shoes. There is also an unwritten rule about applying an obscene amount of tanning lotion.

Built and bronzed competitors strut across the stage to show off their musculature through a series of mandatory poses. According to the INBF website, judges are looking for a "toned, conditioned physique with no visible cellulite or fat."

Aren't we all!

But in all seriousness, many of the factors on which these participants are evaluated don't exactly correlate to athletic values, but seem to align a bit more with traditional pageant ideals.

Poise, elegance and facial beauty aren't skills you work on at the gym; and yet you can't deny the work it takes to get on that stage.

Attaining a fitness model figure requires an incredible amount of discipline and strength.

Competitors must adhere to an extremely restricted diet and spend months working through an intense physical training program. In the days leading up to these competitions, women will cut back to 800-calorie-a-day diets, exercise for four hours or more a day and dehydrate themselves in an attempt to make their muscles pop.

Bodybuilding is an endurance sport that takes an incredible amount of mental and physical determination, but I have to wonder what the point of all of it is.

Even if the end goal is to look fit, the emphasis is still on appearance rather than performance-based goals. It seems bizarre to me that competitors spend so much time building their bodies in order to show off how they look rather than what they can do. Why flex instead or lift, or pose instead of press?

Why would a strong woman work so hard for so long only to show up on the day of the competition, slip into a rhinestone bikini and hope the judges decide she's the best-looking gal on stage?

ZOOM

Hey kids, dying for your country is fun!

ALL PHOTOS JOHANNES SIMON/GETTY IMAGES

German army piques interest with youth 'adventure camps'

Youths prepare for hiking in the Bavarian Alps with members of the alpine combat units of the German armed forces, or Bundeswehr, during the Bundeswehr's Adventure Camp Monday.

GETTY IMAGES

Budding Bundeswehr recruits?

Approximately 30 youths took part in the annual, four-day event that gave them an opportunity to get a glimpse into Bundeswehr life and to encourage them to pursue a professional career in the Bundeswehr.

The program has attracted flak from critics who say the army should keep its recruitment tactics targeted only towards adults.

Clickbait

IRENE KUAN
Metro Online

Higher education can be time-consuming and expensive, but imagine being able to study a Harvard University-offered course online for free. This is where Massive Online Open Courses (MOOCs) come in handy, without the commute, or hefty tuition. Here are three MOOC sites that offer free online learning.

Coursera: Coursera is a social entrepreneurship company operated in partnership with Stanford University. It works with other schools to make their courses free online. Students can choose to study a variety of subjects, from humanities to physics. Certificate programs are also available but this is where it will cost you. In Dec. 2013, Coursera introduced an iPhone app for their educational tool.

EdX: EdX offers online courses specifically for interactive study. It was founded by MIT and Harvard University in May 2012, offering university-level courses in a variety of disciplines, and currently has 1.6M users enrolled, with over 29 schools offering courses through the site. EdX also collects users' clicks and analyzes the data to learn about the demographic of each registrant.

Udacity: Udacity looks to help users advance their careers through project-based online classes. The educational organization was first branched out from the free computer science courses offered through Stanford University in 2011, but has since expanded to eight full courses and 25 free coursewares.

Comments

RE: Lululemon Bans Customers for Reselling Yoga Pants? Published online Feb. 13, 2014

Just another corporate cult getting too full of themselves because of the success they've enjoyed. I can relate to protecting ones brand, but do you see ANY other manufacturer from VW to Apple telling their purchasers that they'll be banned if they try to sell their own goods? Frankly its obnoxious. They've drank too much of their own Kool-Aid.
Stuart Rudolph, posted to metronews.ca

WE WANT TO HEAR FROM YOU:
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DVD review

On the Job

Director. Erik Matti

Stars. Piolo Pascual, Gerald Anderson, Joel Torre

Idealism dies hard in this Filipino crime thriller, which premiered at Cannes 2013 and which makes up in characters and action what it lacks in narrative innovation. Director Erik Matti and his crew put together a Hollywood-beckoning drama that favourably recalls the bone-deep corruption and generational mentoring of A Prophet or Donnie Brasco or any number of similar genre films. "No one's clean in this line of work," a character observes, and the remark could apply to toilers on both sides of the law who are busily eliminating opposition to their illicit activities. The proverbial one good cop caught in the crossfire (Piolo Pascual) has tangled family connections that are giving him grief. Where Matti excels is in action scenes, including a subway chase that recalls a similar one in The French Connection. Extras include deleted scenes and a making-of featurette. **PETER HOWELL**

Amazing Alice: Not just another Holocaust story

The Lady in Number 6: Music Saved My Life.
Oldest living pianist and Holocaust survivor is star of Malcolm Clarke's documentary

Alice Herz-Sommer, a Holocaust survivor who's the subject of the Oscar-nominated documentary The Lady in Number 6: Music Saved My Life, which was made by a Canadian crew. KIERAN CRILLY /THE CANADIAN PRESS

Director Malcolm Clarke is keeping a level head about his Oscar nomination for the inspiring documentary The Lady in Number 6: Music Saved My Life. "I try not to think about it," he says cheerfully in an interview, although he stresses he's honoured by the nod.

But does he have any superstitions or rituals he's following in advance of the March 2 ceremony in Los Angeles? He says no, he's not superstitious. Except .... "Someone said to me yesterday, 'Have you written your speech?' The last thing I would do is write a speech. I think it would jinx it."

Clarke already has one of the coveted golden statues, winning the best documentary short category in 1989 for You Don't Have to Die, about a child battling cancer who inspired other youngsters with the disease. When he accepted that Oscar, he thanked the Academy for continuing to honour documentaries at a time when there was a push to exclude them from the awards.

The Lady in Number 6 tells the story of 110-year-old Alice Herz-Sommer, described as the world's oldest living pianist and the oldest survivor of the Holocaust. It's impossible not to be captivated by the bright-eyed, joyful woman whose frail hands still manage to tickle soul-touching music out of the piano in her London apartment. Her sunny outlook along with the music, she says, helped her survive her darkest moments.

"Music saved my life and music saves me still," she says in the film. It's a philosophy that was crystal clear during the two weeks the film crew spent talking to Herz-Sommer in her tiny apartment.

"She says in the film there's beauty even in the bad things in life, you just have to know where to look for it," said executive producer Frederic Bohbot, founder of Montreal's Bunbury Films. Clarke, who is British but has lived in Montreal since the mid-1990s, was initially reluctant to make the film on Herz-Sommer because he'd already made a film on the Holocaust.

"I had had enough of dealing with Holocaust material," said the director. "When you sit with that material for any length of time, it can get to you. It wears on you psychologically." Clarke was nominated for an Oscar in 2003 for Prisoner of Paradise, which chronicled Kurt Gerron, a German-Jewish performer who was interned in the Theresienstadt concentration camp in what is now the Czech Republic and forced to make a now-infamous propaganda film for the Nazis.

But a meeting with Herz-Sommer, who was interned with her young son at Theresienstadt, a feeder camp for the Auschwitz death camp, changed his mind.

"I only sat with her for an hour, an hour and a half and at the end of that meeting, I realized that . . . we should do it because she was so remarkable and her story was much bigger than just being a Holocaust story. "I don't think of this film as a Holocaust film at all. It's certainly important in Alice's life. It forged who she became afterwards (but) it's a film about much more than that."

At the risk of being "high-falutin," he says The Lady in Number 6 is about the indomitability of the human spirit. **THE CANADIAN PRESS**

Quoted

"She (Alice Herz-Sommer) says in the film there's beauty even in the bad things in life, you just have to know where to look for it."

Frederic Bohbot, Executive producer of The Lady in Number 6: Music Saved My Life

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John Krasinski and Emily Blunt ALL PHOTOS GETTY IMAGES

A baby bundle for arguably the most adorable pair in Hollywood

Emily Blunt and husband John Krasinski are officially parents, welcoming a baby girl Sunday in Los Angeles, the proud papa announced via Twitter. "Wanted to let the news out directly. Emily and I are so incredibly happy to welcome our daughter Hazel into the world today," the former Office star wrote. It's the first child for Blunt and Krasinski, who were married three and a half years ago in Italy.

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

The Word

Taylor's fall for Gyllenhaal was all too Swift

The lyrics to some of the songs on Taylor Swift's last album suggested that her relationship with Jake Gyllenhaal didn't end too well, but apparently we had no idea. A source tells Radar Online that the entire album was inspired by the fallout from their split, with the song The Moment I Knew chronicling Swift's disastrous 21st birthday party, at which Gyllenhaal was reportedly a no-show. "Taylor thought maybe he was planning some sort of surprise. Nope. He didn't show up and she locked herself in the bathroom and cried the entire night," the source says. "Her breakup with Jake inspired every word of (the album) Red." So why did this brief romance reportedly hurt more than the others that Swift used as fodder for hit songs?

According to the source, Swift had been "saving herself for marriage" but decided to scuttle that plan after three months of dating Gyllenhaal.

"She thought she was going to marry Jake, that's how in love she was with him."

J.K. Rowling

New bone-chiller to be released by Potter penwoman's alter-author

J.K. Rowling is back with a novel involving a writer whose acid-tipped pen may have led to murder.

Publisher Little, Brown said Monday that it is publishing a second book by Robert Galbraith, the Harry Potter author's thriller-writing pseudonym.

The Silkworm sees the return of detective Cormoran Strike, the ex-soldier hero introduced in The Cuckoo's Calling. In the new book, Strike investigates the disappearance of a novelist who has written a book that features scathing descriptions of real people.

The Cuckoo's Calling initially attracted little notice when it was published last year, but rocketed up the charts once Rowling was exposed as its author. A lawyer has been fined for letting slip the writer's identity.

The Silkworm will be published June 19 in Britain and June 24 in the U.S.

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Want to be happier? Invert, breathe, repeat

Mood changers. Here are three simple ways to turn that frown upside down and take control of how you feel

GABBY BERNSTEIN
Metro World News in New York City

Paying attention to how you breathe will help to shift your mood. ISTOCK

In the midst of busy schedules and managing to-do lists, happiness can become an afterthought and a bad mood can come on quickly. Maybe you didn't get enough sleep, or maybe your boss is driving you nuts. Whatever the case, it's important to know that there is a way out. You have the power to shift your focus and reorganize your energy to change your mood in any given moment. Follow these three steps and empower yourself with tools to get happier quickly.

Don't try to change the world around you, just change the way you see it.
All of the experiences that you have are a direct reflection of your internal beliefs. By cleaning up those beliefs you can clean up your life.

Take an inventory of the ways that you project negativity into your life. Whatever you focus on grows. Therefore, it's time to shift your focus.

Choose one area of your life where you're the unhappiest. Then for the next 40 days, commit to focusing on the good stuff. Change your thoughts, words and actions. Be diligent about this practice and you'll quickly begin to experience miraculous shifts in this area.

Turn your mood upside down.
One of the best ways to get your happy on is with a simple inversion. Turn your negativity upside down with an inversion for one minute (or more) a day.

Move into a shoulder stand: Lie on your back, and press your legs straight up overhead. Exhale and bend from the hip joints to slowly lower your toes to the floor behind your head. Keep your torso perpendicular to the floor and your legs fully extended. Lightly drop your toes to the floor and lift your thighs and tailbone toward the ceiling. Draw your chin away from the breastbone and soften your throat.

To enhance the posture, you can press your hands against the back torso and press your back up toward the ceiling. You can use your hands for support or you can release them away from your back and stretch the arms out behind you on the floor.

To exit the pose, drop your hands onto your back again and raise your legs into a shoulder stand and exhale your way down to the ground.

This simple practice can turn your bad mood, stress or foggy mind upside down and recharge your energy.

Most importantly, inversions will lift your spirit and relieve depression. When you increase your circulation and send oxygen to the brain, you release neurotransmitters and endorphins while balancing your hormones. This will make you happier!

Change your breath pattern.
The moment we change our breath pattern we change our energy, thereby changing our experience. Whenever you notice yourself about to relapse into negative behaviour, take a long, deep breath. Your calm and centered energy will support you in positive behaviour.

Whenever you notice your mood's gotten the best of you, practice one of these tools and find your way out. You have far more power than you think. Take your happiness into your own hands and start consciously changing your mood today.

For your phone

Jabra Sport Wireless+ (iPhone/Android) 4 Stars/ $99.95

MIND THE APP
Kris Abel
@RealKrisAbel
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Half-Off

Elisha's plan to lose 10 pounds in six weeks hit some snags, and she actually ended up gaining weight ... but is the setback going to keep her from reaching her goal? Visit metronews.ca/voices/half-off to find out.

GYN in the know
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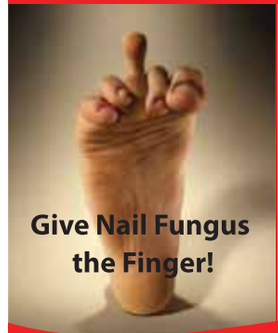

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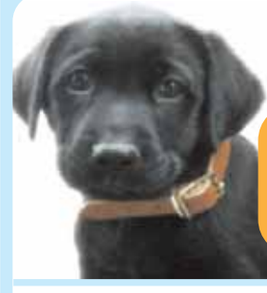

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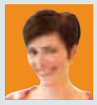

NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

Hey Chickie! If you have yet to discovered the delicious benefits of chickpeas, we can't be friends.

A can costs a buck-20, feeds four, adds all kinds of tastes and brings bags full of benefits to the table.

• One study showed that a mere half a cup of beans or chickpeas can reduce peripheral artery disease. The arteries in the periphery of your body (legs and limbs) can clog up long before your heart does and are a good indication of your general circulation.

• Chickpeas are high in protein and have adequate carbs as well as fibre to keep you feeling full without animal protein. Just about every study says that the reduction of animal protein and leaning toward the bean-rich Mediterranean diet is the healthiest way to go.

• Chickpeas and other beans bring high phenolic content to combat the wear and tear on cells.

It isn't hard to open a can, drain and add to salad or soups to instantly boost the nutrients and taste.

Chickpeas are the main ingredient in hummus, and in kitchens around the world beans whole are added to stews or ground into high protein, gluten-free flour. What have you got to lose?

THERESA ALBERT IS A FOOD COMMUNICATIONS SPECIALIST AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM

Cheat your way to Chana

THERESA ALBERT
myfriendinfood.com

This recipe serves six. COURTESY THERESA ALBERT

There is no way I would disgrace the ancient art of Indian cooking and call this a true chana masala. The exquisite mixture of spices and slow simmering of chickpeas can't be beat, but this recipe takes 20 minutes, is low in fat, tasty as heck and a crowd-pleaser. A simple side of sautéed spinach and an extra bottle of beer is all you need to make this weeknight meal a true treat.

Ingredients

- 1 tbsp butter
- 1 onion
- 1 medium sweet potato
- 1 tbsp curry powder
- 1 tsp cardamom pod
- 1 can chickpeas
- 1 bottle beer
- 1/2 cup tomato sauce
- Pinch hot pepper flakes

1. Warm a large skillet or wok over medium high heat and add butter.

2. Slice onion and add, allow to brown.

3. Peel and chop sweet potatoes and add to onion.

4. Stir in curry powder and smash cardamom pods with the back of knife and add, stirring to coat. Add chickpeas and stir. Pour beer into skillet and stir in tomato sauce as well as hot pepper flakes.

5. Simmer, uncovered, to thicken and soften potatoes, 10 minutes.

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Virtue, Moir take silver in curtain call

Ice dance. Celebrated Canadian skaters close out Olympic careers by finishing second to American archrivals

Tessa Virtue and Scott Moir captured the silver medals in the ice dance on Monday in Sochi, Russia. MATTHEW STOCKMAN/GETTY IMAGES

Canadian ice dancers Tessa Virtue and Scott Moir skated their "best performance of the year" in Monday's Olympic free dance, but it wasn't quite enough to beat their archrivals from the United States.

The defending champions skated a flawless free dance but had to settle for the silver medal after being edged by Charlie White and Meryl Davis.

The Canadians finished with 190.99 points after collecting 114.66 in the free dance.

"This is the biggest stage in the world so, of course, it's stressful," said Virtue. "It's a pretty ambitious program, and it's a loaded program, and I think we did it pretty well.

"We felt immense pressure. We trained 17 years for this moment."

The pair has said Sochi is their final Olympics.

White and Davis finished first with 195.52 points, including 116.63 in the free dance, to become the first American champions ever in the event.

"It kind of all came together for us and we're so pleased to be here," said White. "We're kind of in disbelief."

Virtue, from London, Ont., and Moir, from Ilderton, Ont., trailed the Americans by 2.56 points after Sunday's short dance.

Moir said they were happy with their skate Monday.

"That was our best performance of the year for that program," he said. "That program was our baby and it's special for us to perform it for the last time."

"We handled ourselves in the best way possible."

Elena Ilinykh and Nikita Katsalapov of Russia took bronze with 183.48.

Kaitlyn Weaver and Andrew Poje of Waterloo, Ont., finished seventh with 169.11 while Alexandra Paul of Midhurst, Ont., and Mitchell Islam of Barrie, Ont., were 18th with 138.70.

THE CANADIAN PRESS

Quoted

"That program was our baby and it's special for us to perform it for the last time." Scott Moir

Dominating the field

Two-pair competition

Virtue and Moir — two-time world champions — train with Davis and White in Canton, Mich., and share a coach in Russian Marina Zoueva.

Between them, the two North American teams have captured every international ice dance title since Virtue and Moir won Olympic gold four years ago in Vancouver.

The results have swung in the Americans' favour over the last year, however, with Davis and White winning the 2013 world title and the Grand Prix Final in December.

Patrick Chan poses for a photo with the Stanley Cup in Sochi, Russia, on Monday. THE CANADIAN PRESS

Cup appearance at Olympics causes a stir

Canadian Olympians Mellisa Hollingsworth and Danielle Wotherspoon-Gregg were hanging out in the athletes village Monday when they heard the Stanley Cup would be at Canada Olympic House.

Hollingsworth, a skeleton racer, and Wotherspoon-Gregg, a long-track speedskater, figured why not go and take a picture with one of the most famous trophies in sports. Like many of the athletes who went to see the Cup, they'll never compete for it, yet it still holds a special meaning to them.

"It is a symbolism of sport and greatness for Canada, really," Hollingsworth said. "It doesn't matter if you're an athlete or what career path you're down. This is something that symbolizes Canada and our culture."

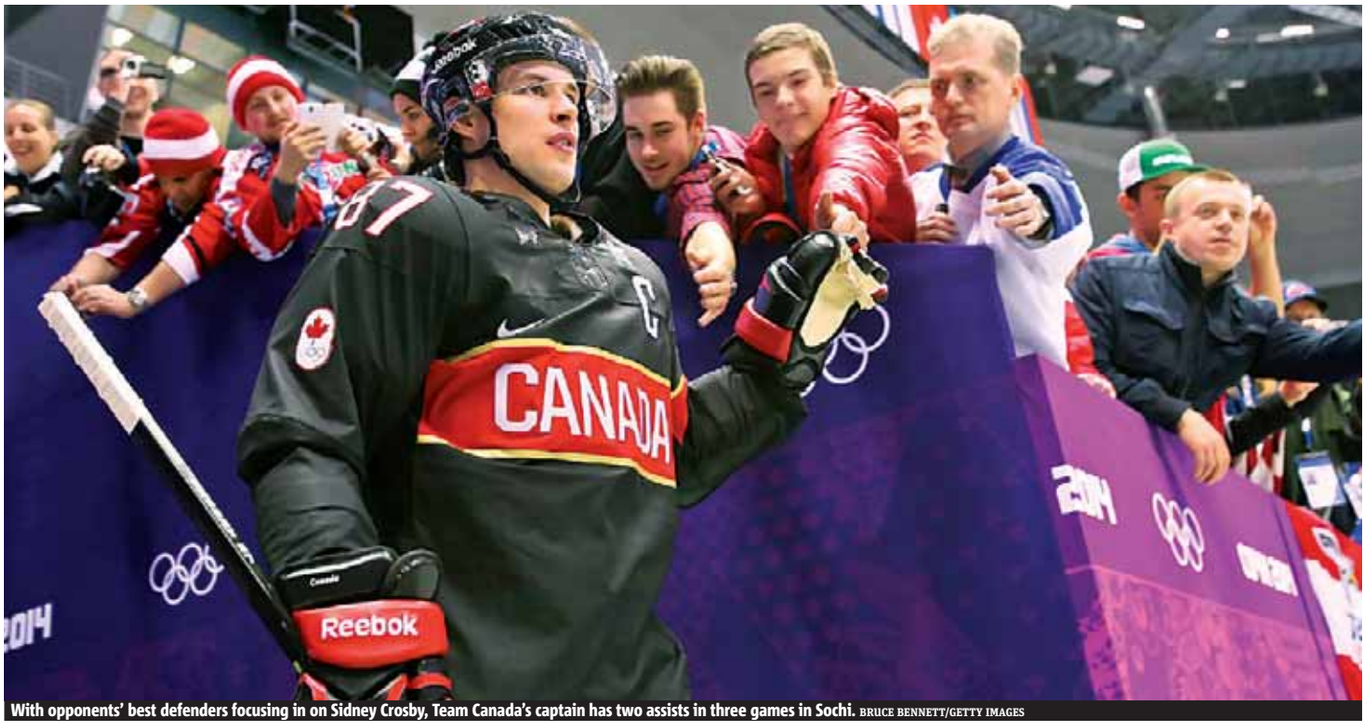
On Monday, while athletes from various sports were enjoying their hour with the Cup, its appearance at Canada Olympic House became a lightning rod for criticism.

"Why is the Stanley Cup at Canada House in Sochi?" former Canadian Olympic skier Brian Stemmle wrote on Twitter. "Other athletes don't bring their trophies. Hate when hockey tries to overshadow other sports."

The athletes at Canada Olympic House didn't seem to see it that way as figure skater Patrick Chan, speedskater Brittany Schussler, skeleton racer Eric Neilson and some of the Canadian curlers were among those to have their picture taken with the Cup.

But Stemmle's comments, which led to more criticism on social media, highlighted the debate over whether NHL players should be at the Olympics, and whether their presence takes away from athletes in other sports. THE CANADIAN PRESS

4 SPORTS



With opponents' best defenders focusing in on Sidney Crosby, Team Canada's captain has two assists in three games in Sochi. BRUCE BENNETT/GETTY IMAGES

Team Canada worried about sagging Sidney?

Nah. Crosby's Sochi contribution goes beyond the scoresheet, Toews, Babcock say

Ziga Jeglic and Janis Sprukts aren't Sidney Crosby, yet they're both outscoring the Team Canada captain in the Olympic hockey tournament.

Through three games, Crosby has no goals and two assists, a level of production that could be cause for concern. But that's only the case if Crosby's other contributions on the ice are ignored.

"He's playing against the best D-pairing and they're going all out trying to check him," centre Jonathan Toews said Monday. "Whether he's scoring every game or not, he's deflecting a lot of that attention, a lot of that pressure towards himself, and it creates a lot of room and a lot of breathing room and space for other guys to go out and create offence."

In other words, Canada shouldn't panic about Crosby.

Coach Mike Babcock, who said in August it was important to get Crosby going but that "he's just part of the team, too" understands the star centre's role on this team goes beyond just filling up the score sheet.

"Everyone evaluates Sid on scoring, and I evaluate Sid on winning," Babcock said Sunday night after beating Finland 2-1 in overtime. "That's what we came here for."

Through three games his team is undefeated going into Wednesday's quarter-final against Switzerland or Latvia, and Crosby has offered a balanced assessment of his performance. He and his bevy of linemates had more chances against Norway and Austria than against the more-talented Finns, but that was expected as the talent level increased.

"I think you always want more," Crosby said. "If you asked me that question a month ago, I'd have said, 'I'd like to create more.' It's the same way now. You always want to generate offence, create chances, and obviously put the puck in the net."

The last time Crosby put the puck in the net at the Olympics, he won Canada the gold medal.

THE CANADIAN PRESS

What we've learned so far

Serious stoppers

Say all you want about Canada's lack of offence, especially from some highly skilled forwards, but as well as Finland defended, the same thing happened on the other end. The big ice may be a challenge to get to the middle for players accustomed to NHL-sized rinks, but they have adjusted fine defensively. Coach Mike Babcock estimated his team gave up only five scoring chances against Finland while getting 18. That's a dominant effort.

Price check

The one negative about Canada limiting Finland's scoring chances was that the final preliminary-round game didn't provide any more evidence about how Carey Price can handle Olympic pressure. Neither him nor Roberto Luongo got tested against Norway or Austria, and facing the team with the most goals in Sochi figured to mean something. Instead Price only had to make a handful of difficult saves, and there was not much Price could do on the one goal he allowed.

Drew da man

In scoring both of Canada's goals, including the overtime winner, defenceman Drew Doughty continued to be one of the stars of these Olympics. Doughty has four goals through three games, tied with U.S. forward Phil Kessel for second-most in the tournament. But it's how Doughty keeps scoring that matters. Doughty has taken the opportunity to activate deeper into the offensive zone and make plays.

Pavel Datsyuk

'Magic Man' keeping cards close to his chest

Pavel Datsyuk wants to play, not talk.

With Russia only one loss from being eliminated from the Olympic hockey tournament — a setback that would crush the spirits of millions of people — Datsyuk wasn't in the mood Monday for any chit-chat.

The third-seeded Russians play 12th-seeded Norway on Tuesday in the qualification round. If they avoid a stunning upset, Finland awaits in the quarter-finals.

"It doesn't matter who we play against," Datsyuk said Sunday.

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Team Russia

'He's OK': Coach says Kovalchuk just resting

Ilya Kovalchuk was not on the ice for Russia's final practice before the qualification round, and his coach insisted the superstar forward is not injured.

"He's OK," Russian hockey coach Zinetula Bilyaletdinov said Monday. "Just a rest."

Kovalchuk missed the final minutes of the second period in Sunday's win over Slovakia after appearing to hurt his right ankle.

Bilyaletdinov said, "he's OK," when asked if Kovalchuk has an ankle injury.

"He doesn't have problem," Bilyaletdinov said.

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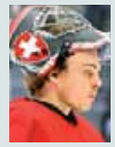
Upset potential



"I think Swiss hockey is definitely going in the right direction, and it's been going that way for a while. We're a team that's going to be tough for anybody, but only if we play our style."

Switzerland goalie Jonas Hiller. The Swiss have allowed just one goal in three games in Sochi heading into their qualification-round meeting with Latvia on Tuesday. The winner faces Canada in the quarter-final.

Canada to battle U.S. for the gold

Hockey. Women's super powers set to collide in Sochi final

Canada will play for Olympic women's hockey gold again although their road through the tournament was less dominant than at previous Winter Games.

A 3-1 win over a tenacious Switzerland and their indefatigable goaltender Florence Schelling in Monday's semifinal propelled the Canadians to their fifth Olympic final.

The Canadian women have won the last three gold medals after falling to the United States in the first Olympic women's hockey final in 1998.

The Canadians and the Americans meet for the title again Thursday and will play for the first time in the Bolshoy Ice Dome, where the men's games are.

"We're ready for this," six-time Olympian Hayley Wickenheiser said. "We have a lot of players who have been through this before and know exactly what has to be done.

"What do they say? Courage is just one step ahead of fear. You've got to play with courage and that's what it comes down to."

Reigning world champion U.S. downed Sweden 6-1 in the other semifinal.

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Canada's Natalie Spooner celebrates a goal against Switzerland during Monday's 3-1 victory. PETR DAVID JOSEK/THE ASSOCIATED PRESS

Hockey

USA Hockey tweets early bird anthem

The U.S. women's hockey team has come up with a clever way to attract fans back home to watch its games live — hashtagging the second line of the American national anthem.

The #DawnsEarlyLight hashtag is reminding fans in the United States to wake up early to watch their team. A USA Hockey staffer came up with the idea, playing off the lyrics: "By the dawn's early light."

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MEDALS

Through Monday's Events (60 of 98 medals)

Nation	G	S	B	Total
Russia	5	7	6	18
United States	5	4	9	18
Netherlands	5	5	7	17
Norway	5	3	7	15
Canada	**4**	**7**	**4**	**15**
Germany	8	3	2	13
Sweden	2	5	2	9
Switzerland	5	2	1	8
Austria	2	5	1	8
Belarus	5	0	1	6
China	3	2	1	6
France	2	0	4	6
Japan	1	3	2	6
Czech Republic	1	3	1	5
Slovenia	1	1	3	5
Italy	0	2	3	5
Poland	4	0	0	4
South Korea	1	1	1	3
Australia	0	2	1	3
Latvia	0	1	2	3
Britain	1	0	1	2
Finland	0	2	0	2

WHAT CANADA DID

MONDAY

BIATHLON

Women's 12.5-kilometre mass start — Megan Imrie, Falcon Lake, Man., 28th overall (38 minutes 59.0 seconds, with five missed targets — 3:33.4 behind winner).

BOBSLEIGH

Men's doubles — Justin Kripps (pilot), Summerland, B.C., and Bryan Barnett, Edmonton), sixth overall (three minutes 46.62 seconds after four runs - 1.23 seconds behind winner and 0.35 out of a bronze); Chris Spring, Calgary; Jesse Lumsden, Burlington, Ont.), seventh (3:46.79); Lyndon Rush, Humboldt, Sask.; Lascelles Brown, Calgary), ninth (3:46.88).

CURLING

Women — Canada (9-0) finished the round-robin with a 9-4 victory over South Korea and will meet Britain in Wednesday's semifinal.

FIGURE SKATING

Ice dance — Tessa Virtue, London, Ont., and Scott Moir, Ilderton, Ont., second in the free dance (114.66 points) and won the **silver medal** with 190.99 (4.53 points out of gold); Kaitlyn Weaver and Andrew Poje, both Waterloo, Ont., fifth in free (103.18) and seventh overall (169.11); Alexandra Paul and Mitchell Islam, both Barrie, Ont., 16 (82.79), 18th overall (138.70).

FREESTYLE SKIING

Men's aerials — Travis Gerrits, Milton, Ont., advanced to the second semifinal jump where he scored 111.95 points and failed to qualify for the final.

HOCKEY

Women — Canada won their semifinal 3-1 over Switzerland and will play the U.S. for the gold medal on Thursday.

SKI JUMPING

Men's Team (large hill) — Canada placed 12th overall in qualifying with 399.2 points (Trevor Morrice, Calgary, 94.3; Dusty Korek, Calgary, 102.6; Matthew Rowley, Red Deer, Alta., 94.7; Mackenzie Boyd-Clowes, Calgary, 107.6) — did not advance to the finals.

CURLING

All Times Eastern

MEN

Country	W	L
x-Sweden (Edin)	8	1
x-Canada (Jacobs)	**7**	**2**
x-China(Liu)	7	2
t-Norway (Ulsrud)	5	4
t-Britain (Murdoch)	5	4
Denmark (Stjerne)	4	5
Russia (Drozdov)	3	6
Switzerland (Michel)	3	6
United States (Shuster)	2	7
Germany (Jahr)	1	8

x — clinched semifinal berth
t — advance to tiebreaker

Monday's results
China 6 Britain 5
Denmark 5 Norway 3
Russia 8 Germany 7
Switzerland 6 United States 3
End of Round Robin
Tuesday's game — Tiebreaker
Norway vs. Britain, 12 a.m.
Wednesday's games — Semifinals
Sweden vs. Norway-Britain winner, 10 a.m.
Canada vs. China, 10 a.m.

WOMEN

Country	W	L
x-Canada (J.Jones)	**9**	**0**
x-Sweden (Sigfridsson)	7	2
x-Switzerland (Ott)	5	4
x-Britain (Muirhead)	5	4
Japan (Ogasawara)	4	5
China (Wang)	4	5
Denmark (Nielsen)	4	5
South Korea (Kim)	3	6
Russia (Sidorova)	3	6
United States (Brown)	1	8

x — clinched semifinal berth
Monday's results
Britain 9 Russia 6
Japan 8 China 5
South Korea 11 United States 2
Switzerland 10 China 6
Canada 9 South Korea 4
Denmark 8 Britain 7
Sweden 8 Japan 4
End of Round Robin
Tuesday's games — No Games Scheduled.
Wednesday's games — Semifinals
Canada vs. Britain, 5 a.m.
Sweden vs. Switzerland, 5 a.m.

HOCKEY

All Times Eastern

MEN'S PLAYOFFS
Tuesday's games
Qualification Round
Slovenia vs. Austria, 3 a.m.
Russia vs. Norway, 7:30 a.m.
Czech Republic vs. Slovakia, Noon
Switzerland vs. Latvia, Noon
Wednesday's games
Quarter-finals
Sweden vs. Slovenia-Austria winner, 3 a.m.
Finland vs. Russia-Norway winner, 7:30 a.m.
Canada vs. Switzerland-Latvia winner, 12 p.m.
U.S. vs. Czech Republic-Slovakia winner, 12 p.m

WOMEN'S PLAYOFFS
Monday's results
Semifinals
Canada 3 Switzerland 1
U.S. 6 Sweden 1
Sunday's results
Qualifications
(Fifth-Eighth places)
Finland 2 Germany 1
Russia 6 Japan 3
Tuesday's games
Seventh Place
Germany vs. Japan, 3 a.m.
Fifth Place
Finland vs. Russia, 7:30 a.m.
Thursday's games
Bronze Medal
Sweden vs. Switzerland, 7 a.m.
Gold Medal
Canada vs. U.S., 12 p.m.

Jennifer Jones reacts during a match between Canada and the U.S. on Sunday at Ice Cube Curling Center in Sochi.
LARS BARON/GETTY IMAGES

Undefeated Jones two wins away from Olympic gold

Women's curling. Skip to continue record-breaking hunt for first gold since '98 on Wednesday vs. Britain

Jennifer Jones' Olympic experience has been, well, perfect.

"It's been everything we expected and then some," the Winnipeg skip said. "It's blown my dreams out of the water.

"We've gone to events, we've had fun, we've soaked up the experience, we've met the other athletes, we've cheered on our other teammates. We've laughed, we've loved everything absolutely possible, done everything with the Olympics. I don't want it to end, we don't want it to end."

Jones, lead Dawn McEwen, second Jill Officer and third Kaitlyn Lawes have also won nine games in a row, making history in the process.

They dispatched South Korea 9-4 Monday to become the first women's team to go through an Olympic round-robin campaign undefeated.

"Just to be at the Olympics is amazing," said Jones. "And to go into the record books is pretty awesome.

"We'll take that one, but at the end of the day we want to be on the podium so that's definitely the goal."

Canada's Kevin Martin, who did it four years ago in Vancouver, is the only other curler to go through the preliminary round undefeated.

"The job is certainly not done yet but I'm super proud of our team for being able to do that, in a field that we thought coming in was one of the toughest fields," said Officer.

Canada will face Britain (5-4) while Sweden (7-2) takes on Switzerland (5-4) in Wednesday's semifinals.

"Now you start fresh," said Jones. "And everyone's on an even record."

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Turning the tide

While Jones' curling trophy case is filled, she has had to wait a long time to experience the Olympics.

- She failed to secure an Olympic berth in both 2006 and 2010. Shannon Kleibrink won bronze in 2006 while Cheryl Bernard earned silver in 2010.

Protest

Russian fans hope to 'make soap' out of Meier after perceived dirty call

After a heated U.S.-Russia hockey match at the Sochi Olympics on Saturday, many Russian spectators have decided the cold war is back — and not just on the ice.

Demonstrators gathered in Moscow on Monday to protest referee Brad Meier's call disallowing a Russian goal in the match that Russia ultimately lost.

The protesters, organized by the Kremlin party's youth group, donned Russian hockey jerseys and shouted, "Make soap out of the ref!" — a common expression among Russian soccer fans.

THE ASSOCIATED PRESS

Pressure on Canadian skip Jacobs to continue tradition of success

After six straight wins, Brad Jacobs' rink is on a roll leading into Wednesday's Olympic curling semifinal against China.

But the Canadian skip acknowledges it has been a difficult journey.

"There's a little struggle, I think, coming here," Jacobs said Monday after a short practice session at the Ice Cube Curling Center. "As much as we like to think that it didn't have an effect on us, I think it did — just the enormity of the event.

"You check social media, you check any type of other media and people, all of your supporters even, saying, 'Bring home the gold.' You hear the word gold, gold, gold all the time. It makes you get ahead of yourself a little bit and until you come and you lose a few games, then you realize, 'OK, we need to just get back to the basics and stay in the present and make one shot at a time here.'"

Canada is the two-time defending men's Olympic curling champion. Edmonton's Kevin Martin won gold in 2010 in Vancouver, while Brad Gushue of St. John's, N.L., was victorious at the 2006 Turin Games.

The men's and women's hockey teams are probably the only other Canadians under the same pressure as the curlers to win it all here.

Adding to the Canadian expectations is the fact that Jacobs' rink from Sault Ste. Marie, Ont., went through the Olympic trials undefeated.

But there was a rocky opening in Russia with a win over Germany followed by back-to-back losses to Sweden and Switzerland. The Canadians regrouped and reeled off six straight wins to finish with a 7-2 record.

China (7-2) defeated Britain 6-5 earlier Monday to consign the British to a tiebreaker with Norway on Tuesday to determine who faces Sweden (8-1) in the other semifinal Wednesday. Norway, which lost 5-3 to Denmark, and Britain both finished the round robin at 5-4.

Canada beat China 9-8 in an extra end Sunday.

"It's going to be a tough battle," said Canadian second E.J. Harnden. "Probably very similar to the game we had against them last night. And we'll have to be a little bit sharper. We gave them a few breaks early on and then they came and gave those back to us later in the game."

A Sweden-Canada final matchup would be a repeat of last year's world championship final won by Sweden.

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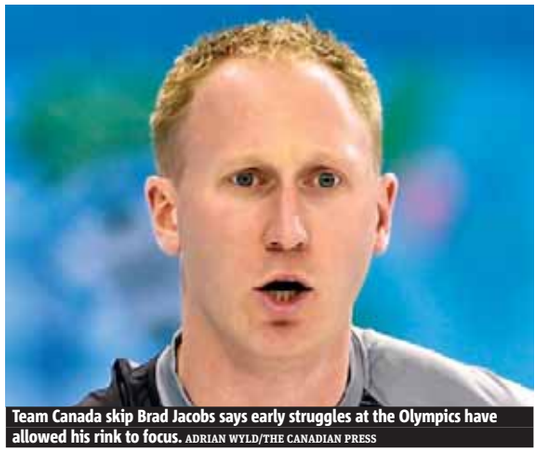


Team Canada skip Brad Jacobs says early struggles at the Olympics have allowed his rink to focus. ADRIAN WYLD/THE CANADIAN PRESS

Finding a way

"Every game has been a grind for us. But that's fine. We're kind of known for being the team that goes out and ... wins out. So it's back to that for us."

Canadian skip Brad Jacobs, on the level of Olympic competition.

Horoscopes

♈ Aries
March 21 - April 20
Don't agree to something just because you cannot be bothered to argue. If you take the easy way out now you will have major problems later on when loved ones and work colleagues hold you to your promises.

♉ Taurus
April 21 - May 21
As the Sun moves into in the area of your chart that governs your hopes and wishes, your dreams and aspirations, you cannot help but raise your sights and aim for something better in life.

♊ Gemini
May 22 - June 21
Carry a notepad with you at all times and be ready to write down any ideas that come into your mind. Your brain is always on the go but soon you will be inspired where career insights are concerned.

♋ Cancer
June 22 - July 23
Don't waste time telling the world what you are going to do — just get on and do it and show you can walk the walk as well as talk the talk.

♌ Leo
July 24 - Aug. 23
You cannot afford to back down today. The planets warn if you give ground once you will be expected to give ground again and soon you will be in full retreat. Leos are stubborn, so dig in your heels.

♍ Virgo
Aug. 24 - Sept. 23
You will feel an attraction for someone who is as different to you as chalk is to cheese and it could be the start of a beautiful friendship – or more. Opposites often match.

♎ Libra
Sept. 24 - Oct. 23
If you find that you are lacking in energy today resist the urge to push yourself even harder. Now that the Sun is moving through the wellbeing area of your chart you must pace yourself sensibly.

♏ Scorpio
Oct. 24 - Nov. 22
The Sun spends the next few weeks transiting the most dynamic and creative area of your chart, so set your sights high and don't think for a moment that you can't reach the top.

♐ Sagittarius
Nov. 23 - Dec. 21
Someone will surprise you today with what amounts to an outrageous ultimatum. Surprise them back by telling them in no uncertain language what they can do with their demands.

♑ Capricorn
Dec. 22 - Jan. 20
Visit places that excite you and visit people who inspire you. Social activities of all kinds are under excellent stars, as is travel, so hit the road and don't look back.

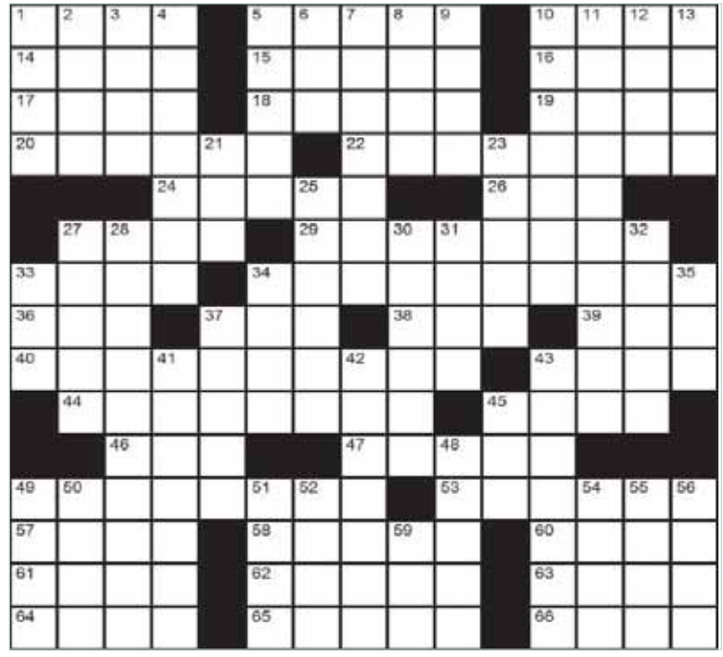
♒ Aquarius
Jan. 21 - Feb. 19
People you trust will be happy to help you out with advice today and you will probably need it where money matters are concerned.

♓ Pisces
Feb. 20 - March 20
The Sun moves into your sign today and even if your birthday you should go out and celebrate. The next few weeks will be extra special, so start making plans and believe, that your dreams will come true. SALLY BROMPTON

Crossword: Canada Across and Down

See today's answers at metronews.ca/answers.

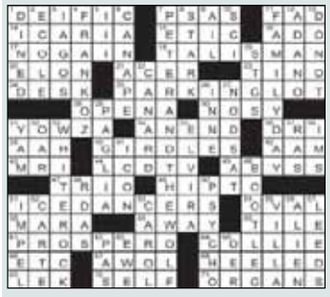
BY KELLY ANN BUCHANAN



Across
1. Half, in Hull
5. Chocolate substitute
10. Terrestrial stage newts
14. With, in Montreal
15. Plant source of tequila
16. "There ought to be _ ___ against that!"
17. Give out
18. Resin in varnish
19. Chinook salmon
20. "Survivor" host Jeff
22. Can be united, as opposed to being a foe
24. Mineral water brand
26. Farm enclosure
27. Nylons shade
29. Shirtsleeve jewellery
33. Unforeseen complication
34. Matters of more importance
36. __ and yang
37. SOCHI 2014 - Abbr. for Zagreb's land
38. Sass
39. Miracle-__ (Plant food brand)
40. Russian souvenir, __ doll (Nesting doll)
43. Leg part
44. SOCHI 2014 - Western __ Mountains
45. Objections
46. Puny, puny-ly
47. Vacuum cleaners brand
49. Missed calls 'game': 2 wds.
53. __ Valley, in western Newfoundland
57. "I never promised __ _..."
58. SOCHI 2014 - 'Official Timekeeper' of the Olympics
60. Cincinnati's home
61. Bewitched
62. Ursa __ (Constellation)
63. Do some garden work
64. Moulding style
65. English class assignment
66. Space letters

Down
1. A bit wet
2. By any chance
3. "From __ __ You" by The Beatles
4. SOCHI 2014 - __ Skating Palace
5. Desert dwellers
6. In the past
7. Easter Island: 2 wds.
8. Long circle
9. Canadian telecom company
10. What to do in the kitchen's table: 3 wds.
11. 1975 Rush album: 3 wds.
12. Unit of weight in China
13. Popeye comics kid, __'Pea
21. "Law & Order: _ _ _ "
23. Long Island resort town
25. Over
27. Very early computer
28. Type of melon
30. Like Arlo Guthrie's music
31. Cold, as water in Spain
32. Ms. Russell, and namesakes
33. Type of orchestra, for short
34. Malayan sailing boat
35. Jr. family member
37. Recurring process
41. Destroy
42. Actress Vanessa
43. Gordon Lightfoot song
45. Ghost's shout!
48. Chilling
49. Prefix meaning 'Fire'
50. Author, Tami __
51. Voluminous book
52. Quebec friends
54. Canadian comedian Caroline
55. Geese: French
56. Sci-Fi character
59. Last, __ _ long way

Friday's Crossword

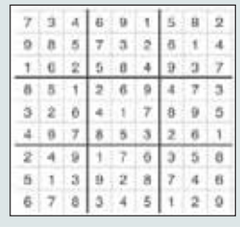


Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

	9							6
		5	2					
1		4		8	9			7
					5		7	9
		1		3		6		
2	7		9					
3			6	1		2		5
					3	4		
4							8	

Friday's Sudoku



Today
8°/3°
Rain
90%

Wednesday
6°/2°
Showers
40%

Know what the weather will be 14 days from now.
Check the 14 day trend.
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Saturday, February 22
10am – 4pm
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GRAND OPENING

Feb 22nd Noon to 6pm

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SKYTRAIN TO THE SALES CENTRE
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*WINNERS MUST BE PRESENT AT THE VANCOUVER PRESENTATION CENTRE AT THE TIME OF THE DRAW TO CLAIM THEIR PRIZE. PRIZE DRAWS TIME ARE AT THE SOLE DISCRETION OF THE DEVELOPER. THE PRIZE DRAWS MAY BE MODIFIED, DELETED OR ADDED AT THE SOLE DISCRETION OF THE DEVELOPER WITH NO PRIOR NOTICE OR COMPENSATION TO PARTICIPANTS. BLACK OUT DAYS APPLY. BASED ON AVAILABILITY. A MINIMUM OF 4 WEEKS ADVANCE BOOKING WINDOW. OVER 21 YEARS OF AGE. A VALID DRIVER'S LICENSE AND MEET THE REQUIREMENTS SET OUT BY TESLA FOR TEST DRIVE. PRIZE MAY NOT BE TRANSFERRED. PRIZE IS VALID TO DECEMBER 31, 2014.

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